

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Richard S. Greenspan
 Debtor

Case No. 17-18209-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Apr 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2018.

db
 14024257 +Richard S. Greenspan, 233 South Fieldstone Court, Yardley, PA 19067-5711
 14024262 +AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
 14024264 +Credit First (Tires First), 6275 Eastland Road, Brookpark, OH 44142-1301
 14024264 +E-Z Pass, 375 McCarter Highway, Newark, NJ 07114-2563
 14024265 +Endodontics Limited, 825 Town Center Drive, Suite 105, Langhorne, PA 19047-1757
 14024267 Hud Agency, The Wannamaker Building, 100 Penn Square East, Philadelphia, PA 19107-3380
 14024269 +KML Law Group, P.C., ATTN: Bankruptcy Department, BNY Independence Center,
 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541
 14024270 Laboratory Corp. of America, PO Box 2240, Burlington, NC 27216-2240
 14024271 +Nationstar Mortgage, PO Box 619094, Dallas, TX 75261-9094
 14024272 Nissan Motor Acceptance Corp., PO Box 660360, Dallas, TX 75266-0360
 14024273 +Novad, 2401 NW 23rd Street, Suite 1A1, Oklahoma City, OK 73107-2448
 14024275 +Rane's Exclusively Yours Dental, 10 Schalks Crossing Road, Suite L,
 Plainsboro, NJ 08536-1612
 14024279 +Township of Lower Makefield Sewer Dept., 1100 Edgewood Road, Morrisville, PA 19067-1689
 14024281 +Verizon Wireless, PO Box 455 Duke Drive, Franklin, TN 37065-0455

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Apr 07 2018 01:32:57 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 07 2018 01:32:15
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 07 2018 01:32:42 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14024266 EDI: HNDA.COM Apr 07 2018 05:28:00 Honda Financial Services, PO Box 165378,
 PO Box 165378, Irving, TX 75016-5378
 14024258 +EDI: RMCB.COM Apr 07 2018 05:28:00 American Medical Collection Agency,
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
 14024260 EDI: CAPITALONE.COM Apr 07 2018 05:28:00 Capital One Bank, USA, 15000 Capital One Drive,
 Richmond, VA 23238
 14024259 EDI: CAPITALONE.COM Apr 07 2018 05:28:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14024261 +EDI: CHASE.COM Apr 07 2018 05:28:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 14024263 EDI: DCI.COM Apr 07 2018 05:28:00 Diversified Consultants, Inc., PO Box 551268,
 Jacksonville, FL 32255-1268
 14024268 +EDI: IRS.COM Apr 07 2018 05:28:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
 14024274 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 07 2018 01:32:15 PA Dept of Revenue,
 ATTN: Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
 14024523 +EDI: PRA.COM Apr 07 2018 05:28:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14024276 +EDI: RMCB.COM Apr 07 2018 05:28:00 RMCB, 4 Westchester Plaza, Suite 110,
 Elmsford, NY 10523-3835
 14024277 EDI: DRIV.COM Apr 07 2018 05:28:00 Santander Consumer USA, ATTN: Bankruptcy Dept.,
 PO Box 560284, Dallas, TX 75356-0284
 14024278 EDI: RMSC.COM Apr 07 2018 05:28:00 Synchrony Bank (Care Credit), ATTN: Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-5060
 14024280 +E-mail/Text: ebn@vantagesourcing.com Apr 07 2018 01:32:41 Vantage Sourcing, LLC,
 4930 West State Highway 52, Suite 1, Dothan, AL 36305-9102
 14024282 +EDI: WFFC.COM Apr 07 2018 05:28:00 WFFNB (Raymour & Flanigan), PO Box 14517,
 CSCS DSP TM MAC N8235-04MP, Des Moines, IA 50306-3517

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

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Date Rcvd: Apr 06, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2018 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
DIANA M. DIXON on behalf of Debtor Richard S. Greenspan dianamdixonesq@gmail.com
KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Richard S. Greenspan</u>	Social Security number or ITIN	xxx-xx-3151
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-18209-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard S. Greenspan

4/5/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.